

COVID-19 FAQ for Businesses



How can my employees file for unemployment?

Fact sheet for your employees to follow:

[Unemployment Insurance Agency Fact Sheet](#)

I am having a hard time getting through to the Unemployment Office, what should I do?

The Unemployment Office is experiencing high call volumes so expect to wait for a minimum of an hour and a half once you are connected. If you keep getting a busy signal when calling, try calling after 8pm. Michigan officials have suggested filing unemployment claims online for faster service. [Read more here.](#)

What is the MEDC grant and loan program?

The Michigan Small Business Relief Grant Program Applications are to be submitted to the Dickinson Area Economic Development Alliance for Dickinson County and will be forwarded to a regional group who will review the applications and make the final determinations. These grants are up to \$10,000. Submission deadline is 11:59 p.m. EST. on Sunday, April 5, 2020.

The Michigan Small Business Relief Loan* program is providing low-interest loan funding to eligible borrowers. The loans are for a minimum of \$50,000 and are capped at \$200,000. Click [here](#) for additional terms under this loan program.

For grant and loan qualifications, click here: [MEDC Michigan Small Business Relief Qualifications.](#)

What is the Alliance's role in the MEDC grant funding?

We are the clearinghouse for grant application in Dickinson County. There is \$500,000 in total funding for the entire Upper Peninsula. Grantees will be selected, based on strict criteria, by a committee at the regional level.

What businesses are eligible for the MEDC funding?

Businesses listed in Governor Whitmer's Executive Order 2020-20 are eligible to apply for the MEDC funding. Below is a list of those businesses. The grant qualifications can be found [here](#).

Eligible Business means a business that:

- The company is in an industry outlined in Executive Order 2020-9, or any subsequent Executive Order of similar intent ("EO"), or demonstrates it is otherwise affected by the COVID-19 outbreak, that meets one or more of the following: provides support to impacted employees, is located in a downtown district or high impact corridor or has 50 employees or less, or is a company that provides services to companies outlined in the EO and requires additional employees to support to companies or employees impacted by EO
- The company has 50 employees or less

- The company needs working capital to support payroll expenses, rent, mortgage payments, utility expenses, or other similar expenses that occur in the ordinary course of business
- The company is able to demonstrate an income loss as a result of the EO, or the COVID-19 outbreak.

How do I apply for an SBA Disaster Loan?

You will need to go to the [SBA website](#).

If you are having trouble with the loan application please reach out to Lois Ellis for help! See contact info below.

Is my business considered “essential”?

Please check out the US. Department of Homeland Security’s document on [essential businesses](#). Here is some [helpful information](#) from Governor Whitmer’s Office on Executive Order 2020-21: Guidance for Business.

If you are having trouble with the loan application or curious if your business is considered essential, please contact Lois Ellis for help!

Lois Ellis at lois.ellis@daeda.org or 906.360.4653

How do I meet the notification requirement for my essential employees?

If your business is considered an essential business under Governor Whitmer’s Executive Order 2020-21 (COVID-19) you are responsible for informing your workers of that designation. Businesses and operations must make such designations in writing, whether by electronic message, public website, or other appropriate means. Such designations, however, may be made orally until March 31, 2020 at 11:59 pm. Here are some sample letters.

[Essential Employer Sample Letter 1](#)

[Essential Employer Sample Letter 2](#)

Where can I find additional information as it becomes available?

Stay tuned into the Alliance [COVID-19 Resources Page](#).

The Alliance is available virtually and ready to help!

Lois Ellis at lois.ellis@daeda.org or 906.360.4653

Business Resources: daeda.org/covid-19-resources

